

# Frankfort-on-the-Main Is a City of Bankers.

Says F. G. Carpenter.

Nathan Rothschild's Speculations in Germany—His Advice as to Fortune-Making—In a Great Dye Factory, the Owners of Which Build Houses for Their Workmen and Give Them Free Soup.



Special Correspondence of The Sunday Republic.

Frankfort on the Main, April 21.—The Rothschilds have closed their Frankfort bank and removed its business to Paris.

The head of the Paris branch was here not long ago.

He said he saw no reason for banking on sentiment, and that the Frankfort business could be done by the Rothschild agents in Berlin and by their houses at Paris and London.

This means the breaking up of the establishment upon which the great Rothschild fortune was founded, a fortune which is supposed to amount to more than one billion dollars.

I rode down this morning to the Jew quarter, where the original Rothschild began business along about the time of our war of independence.

It is numbered 148 Jew alley. It is a lean building of four stories and an attic, picturesque to an extreme.

Its windows are of small panes set in black frames, and its four front doors are the same as when the leading bankers of the past came here to borrow money.

It is situated in the Jewish quarter and surrounded by buildings as old as itself.

There are many old clothes men near by, and Jewish children swarm the street.

I am told that the house still belongs to the Rothschilds, and that it will stay in the family.

AMERICA AND THE ROTHSCHILD FORTUNE.

It is not generally known that the United States had much to do with the Rothschild fortune.

We have sold them tens of millions of dollars worth of our bonds, and its different branches have enormous interests in industrial America.

They took fifteen millions dollars' worth of bonds when Cleveland was President, and I venture to say they still own some of our best railroad stocks.

They have interests in our copper mines and gold mines, and also in our leading industrial concerns.

Such investments have been made during recent years.

The beginning was more than a century ago.

When George III fought against us in the War of Independence he employed about 17,000 Hessians, and for their services he paid the sum of \$2,000,000.

This was William IV, Landgrave of Hesse, one of the thirteenth rulers of his time.

This money was still in hand when Napoleon began his victorious marches over Europe, and in order to prevent its capture and consequent loss William IV gave it over to the care of Mayer Amsel Rothschild.

As the story goes, the money was brought in a carriage one night to this old house and handed over.

The loan was kept secret, and it was seven years before it was repaid, with interest at the then low rate of 2 per cent per annum.

It is said that Rothschild kept his money in a big safe, so arranged that it could be lowered and raised like a dumb waiter, but so that when dropped there was no sign of its absence.

According to one report, when the safe was dropped to its lowest point it was hidden in a well of water, and as the contents were chiefly gold coins they were not injured thereby.

However, this may be, old Mayer Amsel did not let the money lie idle.

He was a shrewd investor and he put it so that it bred faster than Australian rabbits.

He already had an excellent knowledge of the leading financial institutions of Europe. At the age of thirteen it was said he knew every business man in Frankfort and just what he was worth.

Now he was older and had had much experience in banking.

He invested the money so safely that he was able to return it intact when it was called for, and this pleased his imperial creditor that he became his banker thereafter.

He made millions and was able to start his five sons in an international banking business.

The eldest, Anselm, was kept at Frankfort to succeed him. The second, Solomon, went to Vienna and established a bank there, which is still one of the strongest of the world.

Nathan Mayer came to England and opened a bank at Manchester, which he afterwards removed to London.

The fourth son, Charles, founded a house at Paris, and the fifth established one at Naples.

All of these banks worked together. The children of the different sons intermarried

## ROTHSCHILD'S BUSINESS IDEAS.

"I make it a principle never to have anything to do with an unlucky place or unlucky man."

"I have seen many very clever men who have not shoes to their feet."

"I never act with them. Their advice sounds good, but if they cannot get on themselves how can they do good for me?"

"You must be bold and cautious to earn a fortune. I believe in sticking to one business."

"If you have a brewery, stick to it and you will soon be the greatest brewer in England."

"If you are a banker, do the same, and if you are broad enough in your ideas, you can get to the top of the banking business."

and the fortune has as far as possible been kept intact.

The descendants of each son have their own property, but as far as financial interests are concerned any one can rely upon the others to help him.

To-day the English branch is perhaps the most important, the Naples and the Frankfort houses having been discontinued.

This was founded by Nathan Mayer Rothschild who was a cloth merchant in Frankfort a part of his life.

Much of his cloth was brought from England, and the trade in certain patterns was controlled by one man who had crusty notions, and who for some reason or other, refused to deal with young Rothschild.

The result was that Rothschild went to Manchester to buy goods.

He at once saw the opportunities for money making there and stayed and opened a bank. The bank paid. He moved it to London, and did better, and at the end of five years was worth a million dollars.

SIX MILLION DOLLARS IN ONE DAY.

He then went into speculation on a broad scale.

He bought and sold stocks, and at the time of the battle of Waterloo made six million dollars in one day out of advance news of Napoleon's defeat.

He sat on his horse and watched the battle, and as soon as he saw that Napoleon was defeated he rode post haste for the English channel.

He had relays of horses and galloped night and day.

He paid 100 to a boatman to carry him across to England and then he took the horses and galloped on to London.

When he came on the stock exchange he looked sad and in strict confidence told

## UNCLE SAM IS GIVING AWAY THOUSANDS OF TREES.

Rare and Inferior Varieties Distributed by the Department of Agriculture.

WRITTEN FOR THE SUNDAY REPUBLIC.

Uncle Sam has inaugurated a new kind of gift enterprise. He is giving away trees, young seedlings of improved varieties, and is starting to distribute them broadcast over the country. A building in the rear of the Department of Agriculture has been set aside for the purpose, with a force of men to pick the trees, some of which are simply tied up in bundles for mailing, while others are shipped with their roots in small cylinders which serve in lieu of pots.

High hopes are entertained for a new species from Washington State that grows on a tree fifty feet long, which, because it is so long, is able to hold itself upright, run along the ground like a vine.

The "vine" bears pods, in each of which are found two filberts in place of the usual single one.

Last fall "bud wood" of the veritable Jordan almond was obtained for the first time from Spain, and for long grafted seedlings of this unequalled variety will be furnished to growers in California. Almond growing is already an industry of great importance in that State, but the plant has not been able to produce nut equal to the far-famed Jordan, which is preferred to all others by confectioners for reason of its beautiful shape.

Many millions of pounds of Jordan almonds are now imported into the United States annually, but the prospect is that in a few years from now we shall be in a position to export them.

Uncle Sam employs the services of half a dozen "aerial explorers," as they are called, whose business it is to ransack every corner of the world for whatever seems desirable in the way of new or valuable plants. The same man who secured the Jordan almond, notwithstanding the obstacles thrown in his way by Spanish growers, sent over not long ago "bud wood" of some wonderful Persian walnuts, which are six times the size of ordinary ones and deliciously flavored.

The wood has been used for graft on common walnut seedlings, and already some thousands of the grafted trees are on hand.

The growing of Persian (otherwise known as "English") walnuts has become an important industry in Southern California during the last few years, the annual crop amounting to more than 2,000,000 pounds. When ripe, the nuts—which are enclosed in a husk—are gathered by jarring the trees, to shake down those that are ready to fall, and then they are dried in the sun or by artificial heat, so that they may keep well and not turn rancid. Once in bearing, a plantation of Persian walnuts is one of the best paying properties in the country.

The trees do well as far north as Southern New York.

Experience has shown that pecan trees grown from the big persimmon seed cannot be relied upon to reproduce their like. Hence, it is preferred to send out grafted seedlings, the "bud wood" being obtained from the "frank" trees already mentioned. Such seedlings may be counted on to yield huge crops, which, as soon as they come to be grown in large quantities, are likely to be the most prized of all nuts in this country, even surpassing the Persian walnut in popularity.

A grove of these trees will easily give an annual profit of \$100 an acre to anybody who has patience to wait ten years for them to come into bearing. A full-grown pecan tree of the ordinary kind produces two barrels of nuts each season, worth \$15 a barrel wholesale.

The cultivated chestnut is expected to take care of itself from now on. Nurserymen are growing superior varieties of the tree, improved, grained, and before very long the nuts of standard and exquisite flavor, will be on the market at a moderate price. As yet they are only for rich folk. Use of cross fertilization, has been made of the European marion, which is as big as a horse chestnut, and of the Japanese chestnut, which is nearly twice as large as the marion, the pollen of the foreign species being employed to fertilize the blossoms of our native chestnut. One of these cultivated chestnut trees will yield a clear profit of \$50 to \$100 per annum.

The Department of Agriculture is doing its best to encourage the cultivation of the coconut palm in Florida, where large plantations are already in bearing. This is probably the most valuable tree in the world to mankind.

ness, and she can easily send or bring money across the water.

The Rothschilds are still powerful, but their power is on the wane.

Frankfort has long been noted as a financial center.

It has more banks in proportion to its population than any other city in Europe, and it has been a school for the bankers of the world.

There are many bankers in the United States who have come from here, and indeed, it is said that if you find a German banker anywhere on earth you can scratch his back and the Frankfort colors will appear.

This town is substantial.

It is noted for its rich men, and it has a score or so of millionaires who live on their incomes, and whose investments are scattered all over the world.

Frankfort looks wealthy and modern.

It has wide streets lined with new buildings, notwithstanding it was an important point at the time of Charlemagne and a Roman military station nineteen centuries ago.

In the middle ages it was a great fair town, and it was then that it really fell into the banking habit which has paid so well.

Our national capital is interested in its new union railroad station which is to cost millions.

Frankfort is only a financial capital, but it has already a railroad station which cost \$3,000,000.

It has a new Post Office, new theaters, a new Stock Exchange and a large number of new hotels.

Its finest streets, the Zell and Kaiserstrasse, compare favorably with those of Berlin and Cologne, and it is noted for its parks and public gardens.

HEADQUARTERS FOR THE AMERICAN INVASION.

On account of its wealth and business connection Frankfort forms a good headquarters for the American invasion. Many kinds of our raw materials are sold here, and the American Harvester Company has an office on Kaiserstrasse, and the McCormicks have also their agents here.

American typewriters, sewing machines and desks are found in different parts of the city, and there is one large store which sells only American shoes.

During my stay I have called at the offices of the American Harvester Co., Dye Works, which are among the largest of the world, and had a chat with its manager.

While there I was taken through the counting-room, containing hundreds of clerks.

In each room were desks from Grand Rapids and attached to each desk by a hinged shelf so that the clerks could see when not wanted was a well-known American typewriter.

The classification of the correspondence was in files from Cincinnati, and the manager as he showed them to me said he could not see how they had ever been able to do business without the American file system. Said he:

"You Yankees are wonderful. You systematize things so that one man can do the work of three."

We formerly kept our letters in copy-books and spent hours in looking up one word or another.

"Now the original letters and the copies of our answers are filed away together in one of these cases, and we can find the whole thing at once."

It was through this man that I was able to go through one of the great dye factories of Germany.

Leopold Cassella & Co. have a big dye establishment within a few miles of Frankfort. Their factories cover many acres and they

## THE KEY TO HAPPINESS.

By HENRIETTA HUMMER.



WRITTEN FOR THE SUNDAY REPUBLIC.

"Fool! And daughters of fools! Why not learn to do without wash clothes?"

Reeling, however, with what horror this uncleanly suggestion would be received, the zeal of the reformer subsided, and Henrietta said nothing.

Yet, perhaps, in that moment was lost a priceless opportunity for preaching the gospel of doing without.

"Reduction ad valorem" is the name that might be given to this little-headed, but far from new system. Let the man who would be happy practice thinking of what he can do without.

Let the housekeeper go about her house casting out what she does not need rather than wondering what more she can cram in. Let the young society girl consider how many days she can wear the same dress rather than how many dresses she can wear the same day.

Let the bride and groom occupy themselves with reflections on what they will not need in their new house and what they will not expect from each other.

These mental exercises will be found to immediately increase the sense of satisfaction with one's possible or actual possessions and to add materially to happiness.

There is said to be no royal road to Rome, but the road to happiness is a well-worn one; it seems extremely likely that they who

employ in the neighborhood of 3,000 hands. The firm is well known in the United States. It has a house in New York, another in Lyons, one in Russia and a fourth at Bombay.

Until within a few years ago the chief dyes of the world came from England.

Then the Germans learned the secret of their manufacture and improved upon it. They sent out travelers all over the world, and adapted their goods to the needs of different localities.

The Chinese will take none but German colors, at least, if they are to do any dyeing. They visit that country, and it is much the same with the East Indians and other peoples of the Orient.

FACTORY BUILDINGS.

Taking a carriage I drove with Mr. Bassler, one of the Cassella employees, out to the factory.

It consists of about twenty acres of enormous buildings, with high smokestacks above them.

Everything is dirty and smoky, and I might as well say, for as you approach the establishment the air is laden with soot.

The streets between the buildings are filled with tubs and hogsheads of curious compounds, and everywhere you look you see some new process going on with sooty, black, or rather dyed-dye, men watching it.

Here the men are lifting great barrels of liquid and pouring it into vats half filled with water. The liquid is being stirred by machinery that it seethes and bubbles like a witch's cauldron.

As the new stuff flows in the color changes. It becomes a light yellow, a brilliant scarlet, or perhaps an ultramarine blue.

The men know just how much is needed, and that if there is too much or too little the whole cauldron of dye may be spoiled.

As I went through these works I learned that dyed-dye is an exact science, and that the outcome of experiments, and the work is based on chemical assays and chemical combinations.

There are about eighty chemists employed in the laboratories.

They test the materials used, and experiment on new combinations. When a man discovers anything new, it is at once reported to the firm and patented, and according to the contract all such discoveries belong to the firm.

Consu General Goussier tells me that the patents are applied for almost every week, and I understand that these people have a monopoly of some branches of the business.

The chemists go to all parts of the world to study the dyes used there.

They analyze the native dyes and imitate them.

Not only the Cassella firm, but all German firms are very particular as to their contracts with employees.

The laws here are largely in favor of the employer, and a clerk has little opportunity to go into an establishment to learn the business and start an opposition business of his own.

Each contract provides that the employee shall not hire himself to firms engaged in the same business for a certain number of years after he has left, and that he shall not establish a competitive branch.

Such contracts are made with most employees and business secrets are carefully protected.

EFFORTS TO BETTER CONDITIONS OF WORKINGMEN.

In this factory I found the same desire to better the condition of the workingmen that exists at the Krupp works and at the other German establishments I have visited.

The Cassella have built houses for the best of their workmen.

They have factory kitchens at which meals are furnished at just about cost, and they have shower baths where their men can have a hot or cold douche when the day's work is over.

I was at the factory at noon, when the soup was served.

It was taken from caldrons, each holding hundreds of gallons, being ladled into bowls and buckets.

I asked as to the price, and was told that a man could have a bowl of soup with meat and vegetables once a day at the rate of 10 cents per week.

The wages here received for common workmen range from \$2.00 to \$3.00 per week. There is plenty of labor and the factory is not troubled with strikes.

FRANK G. CARPENTER.

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## FOR OUTING WEAR THIS SUMMER.

Continued From Page Eight.

She will play out-door ping-pong, golf, tennis, basket ball, with the same enthusiasm as in other years. But she will select her costume for each particular sport with as much care and thought as if they were plasma frocks or evening gowns.

They will be suitable—oh, yes, to be sure—but they will be good-looking and just a bit feminine as well.

The American girl has to thank the manufacturers who look out so well for her needs for this change in athletic clothes for women.

Take the new sweaters that the shops are showing, which are just the things to wear rowing, golfing or playing tennis. They have lost their similarity to a man's sweater, and now come in dainty patterns, pretty colors and in many varying styles.

They are dotted, they are striped in a contrasting color, and the very newest are trimmed with big pearl buttons, and made with an adjustable collar.

SWEATER CAN BE WORN WITHOUT A COLLAR.

This newest sweater can be worn without a collar at all, and is cut a trifle low and open at the neck. It is made of high collar and can be quickly buttoned on.

The white sweaters will be the most fashionable, and the most carefully selected with green are extremely fashionable.

A number of the smartest styles button straight up the front.

It is the same way with the knitted golf jackets, as with the sweaters; they come in all colors and various designs.

In brown and cream color they are good style, made with a slight pouch in front and a little shawl collar. They are decorated and trimmed with big gilt buttons.

The buttons sometimes show a raised thistle in its natural colorings or the owner's monogram.

Bright red or brilliant green knitted golf vests, with silk sleeves, are much liked and will be worn this summer with white duck and buttoned linen shirts.

In skirts there are all sorts of pretty substitutes for golf, tramping and tennis for the skirt of reversible cloth, which was considered the only correct thing a season or so ago.

Many new outing skirts are made of moiré, a material which is so soft and pliable to wear because of its pliability and so serviceable because of its durability.

SHORT MOIRÉ SKIRTS WITH STRAPPED SEAMS.

Of course, these moiré skirts are short, well escaping the ground all the way round; they are made plaited in various ways, and with strapped seams.

A dark moiré skirt made to order for a St. Louis girl, who has the distinction of being a golf champion, was dark blue in color, with each seam strapped with a stitched band of the moiré.

The end of the band was cut in an arrow-head shape and below the knees it was untrimmed and lined with brilliant red tulle silk.

The bright silk showed, of course, when the wearer of the skirt walked, giving just a pretty touch of gay color.

Many of the summer skirts for outdoor sports are made of washable materials, such as duck, linen, pique, pongee, Madras and other chevrons, and more than half of these skirts are made with a yoke effect.

Sometimes the yoke is outlined with a row of small pearl buttons, or sometimes its shape is defined by a line of braiding.

Plaited skirts will be much worn this summer by the athletic girl.

SKIRTS WITH NARROW PLAITS IN CLUSTERS.

There will be skirts with narrow plaits in clusters, with big plaits and with plaits so carefully stitched down that it is often times hard to distinguish the plaits until below the knees, where their fullness is allowed to flare.

Then there are the accordion-plaited skirts, which are gracefully pretty and are having a special vogue.

These skirts are the most fashionable in pongee or tussah silk in its natural color.

Of course, the athletic girl wears bloomers or knickerbockers under her skirt, and they are made to carefully fit over the hips.

With an unlined pongee skirt, not only are knickerbockers worn of the same material, but a short underskirt known as a golf petticoat.

This petticoat frequently is finished with

## ARSENIC IS MORE VALUABLE THAN GOLD.

Poisonous Mineral Has Come to Be Worth \$90 a Ton, Owing to Exhaustion of Former Supply in England and Germany.

Gold miners in Hastings County, Canada, for years sought for some means to rid the ore of the arsenic deposit which in that region is found in combination with the gold.

They offered rewards, tried numerous experiments, and did everything they could get rid of the poisonous, troublesome stuff that lay between them and their precious gold.

But now a wonderful transformation has taken place. Instead of separating the gold from the arsenic, the miners are working to get the arsenic away from the gold. It is much the same thing, but different.

The difference is that the arsenic and not the gold is what the miners are after; they do not throw away the gold, but the arsenic is the prize.

The miners were still swearing vainly at the arsenical deposits that buried their gold from them when a party of scientists came over from England.

They asked the miners how much gold a ton they took out of their rough ore. The miners replied that the ore was all the way from \$4 to \$60 worth of gold.

They said the trouble was that it had so much arsenical pyrites in it. The scientists investigated and informed the miners that the arsenic in one ton of their ore was worth something like \$90. Then the miners quit swearing at the arsenic.

This strange turn of the wheel of fortune has been caused by the virtual exhaustion of the former source of supply of arsenic in Germany and England, together with the superior quality and purity of the Canadian product.

The companies in the Hastings County gold fields have successfully introduced the bromo-cyanogen process in treating the previously refractory mispickite, as the ore is now turning out eighty tons of arsenic a month.

The arsenic can be placed on the cars at a cost of \$20 a ton; it sells at \$70 and frequently as high as \$90 a ton. This arsenic is also carried from \$4 to \$60 worth of gold in each ton, which is a handsome profit in itself.

Arsenic is a metallic substance, extremely brittle, of steel gray shade, and is one of the most poisonous of substances.

It is used for mining with lead in the manufacture of shot and is also added to iron and steel in the manufacture of chains and ornaments.

It is indispensable in the manufacture of glass being used for reducing the iron oxide contained in same.